

khael



Fintech

 **WORLD'S
BEST BANK**
IN THE EMERGING MARKETS BY EUROMONEY

28:04





lydia kamiel

What is Fintech





Financial Technology

Technology that seeks to **Improve** and **Automate** the Delivery and Use of Financial Services to both individuals and businesses in an **Appropriate**, **Affordable** and **Timely** way.



Most probably you have already used a Fintech service

telda

valoo*

fawry

paymob

INSTA»PAY

vodafone
cash

Money Fellows



Regulators:





Unbundling of a Bank



Source: CB Insights



Fintech Landscape



Life Insurance
Medical Insurance
Property Insurance
Travel Insurance
Work Insurance



Credit cards
Nano/Micro Lending
Supply chain Finance
Credit Scoring
Buy now Pay Later
Risk Management



Money Transfer
Digital Wallets
POS machines
E-commerce
Cards
Remittance

Wealth Management
Robo-advisory
Certificates
ROSCA





Why do banks partner up with fintechs?



Wider Reach



Speed



Technology



Less Cost



How do banks make money from Fintechs?



**Investment
Shares**



Interchange



**Fees &
Commissions**



**Digital
Products
(APIs – SDKs)**



**Interest
Rate**



Consumer Finance



Directory



Consumer Lending



Sector Specific

Weddings



Education



ROSCA



BNPL



Salary in Advance



Contact



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Savings & Investment



Stock Market

thndr

BONA

Robo-advisory

RUMBLE

Gold



mngm



Partial ownership

partment

COOWNERS

Seqoon

Money Market Fund

menthum
A Fresh Way to Money

fawry

valoo
It's About Time

halan



SME Lending



General



Sector specific

Education



Grocery



Agri



Medical





Payments



Ewallet



POS



Payment Facilitators



Remittance





Prepaid Cards



telda



nexta





Insurance & Medical Discount Cards



Estafsar



amenli



bringy

EDAM





Ecosystem enablers:



Regulators



Accelerators/ Incubators



Investors



Events





Thank You
